

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

IN RE: BONNIE L. SCHWARTZ

Case Number: 17-02450

Chapter 13

Judge DALES

Debtor.

\_\_\_\_\_ /

**FIRST PRE-CONFIRMATION PLAN AMENDMENT**

**NOW COMES** the Debtor by and through her counsel and hereby propose the first pre-confirmation plan amendment.

1. Debtor filed her original Chapter 13 Plan on May 15, 2017 [Dkt. No. 2].
2. Debtor is now filing her First Pre-Confirmation Plan Amendment to treat her second mortgage with MSHDA Hardest Hit/Step Forward. This second mortgage does not require payments.
3. The following are the provisions that differ from the original plan:

**III. DISBURSEMENTS**

**C. SECURED CLAIMS.**

**1. Real Property:**

**a. Mortgage Payments:** Unless otherwise stated, the Trustee shall commence paying the first post-petition mortgage payment on the first day of the month following the month of the petition date.

**b. Principal Residence Post-Petition Mortgage Payments and Prepetition Arrears:** The following is the street address and the tax ID parcel no. for the principal residence of the Debtor(s):

Property No. 1    **4043 Bexley Drive, Muskegon, MI 49444**    Tax    Property No. 2  
ID No. 15-770-000-0016-00

\_\_\_\_\_

Creditor Name	Estimated Monthly Payment Amount <sup>iii</sup>	Estimated Arrears <sup>iv</sup>	Taxes & Insurance Escrowed With Lender? Y/N
<b>1 Wells Fargo Home Mortgage (first mortgage)</b>	606.71  <b>**current - paid direct by debtor**</b>	n/a	Y - taxes & insurance
<b>1 MSHDA (second mortgage)</b>	<b>**Hardest Hit/Step Forward Mortgage - Does not require payments**</b>	n/a	N

Date: June 27, 2017

/s/ Bonnie L. Schwartz

Bonnie L. Schwartz

, Debtor

Date: June 27, 2017

/s/ Ryan F. Beach

Ryan F. Beach P71022

, Counsel for the Debtor(s)

The Law Offices of Ryan F. Beach, PLLC

1500 East Beltline Ave. SE, Suite 140

Grand Rapids, MI 49506

(616) 389-0629

rfbeachlaw@gmail.com

<sup>iii</sup> The monthly payment amount is an estimate and the Trustee shall pay the monthly payment amount based on the proof of claim as filed. The Plan authorizes the Trustee to make post-petition regular mortgage or land contract payments prior to the proof of claim being filed. This provision does not preclude any party in interest from filing an objection to the claim.

<sup>iv</sup> The amount of prepetition arrears is an estimate and the Trustee shall pay the prepetition arrears based on the proof of claim as filed. Any claim filed for prepetition arrears shall be paid through the Plan over a reasonable period of time and pro-rata with other secured creditors without interest.